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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WASHINGTON

In re:) Case No.: 10-06966-FLK13
)
) MODIFICATION OF PLAN AND CERTIFICATE
KEVIN & STEPHANIE RAABE,) OF NO ADVERSE AFFECT
)
Debtor.)

DEBTOR modifies the Plan previously filed in these proceedings in the
following respects.

Pursuant to Plan Paragraph III.A.4.a HAPO Community
Credit Union shall be paid \$16,000 at 6.55% interest
with a monthly payment of \$313.43 beginning March,
2011

The base amount shall increase to \$193,928 with
graduated payments as follows:

\$3,210.00 x 2 = \$6,240.00
\$3,236.00 x 58 = \$187,688.00

All other plan provisions remain unchanged.

CERTIFICATE OF NO ADVERSE AFFECT - Debtor certifies that this
Modification of Plan has no adverse affect upon the creditors. All other
aspects of the Plan remain unchanged. It is certified that the Modified Plan
proposes to be completed within five years after the time that first payment
under the original confirmed plan was due. It is further certified that this
Notice has been served upon all affected entities.

DATED: 2-17-11

TELQUIST, ZIOBRO & MCMILLEN
Attorneys for Debtor

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